

FEDVIP/FSAFEDS Open Season (Supplement) Issue

- ALL 16 Dental Plans compared !!

- ALL 10 Vision Plans compared !!

[illegible]

- FEDVIP Dental and Vision Plans

Some final tips before you choose your plan

- Information on the 3 FSA programs
(and what each can do for you)

Dependent Care (DC-FSA)

Health Care (HC-FSA)

Limited Expense Health Care (LEX HCFSA)

- Final Comments on FEHB coverages

FEHB Plans that charge MORE for "Self+1"
coverage than "Self and Family" coverage

This month's Union Membership Meeting
will NOT be held due to
DLI's Holiday Block Leave schedule.

January's meeting will be announced
shortly after the classes resume.

In the meantime,
Have a wonderful Holiday !

Some final tips before you choose your FEDVIP plans

- ALL 16 Dental Plans Compared !! **
- ALL 10 Vision Plans Compared !! **

The Dental and Vision Plan comparisons* are **attached** to the email you' received and can be printed out - **preferably in color** - so you can benefit from the way they have been visually organized.

If you find the information to be overwhelming, we suggest that you look at the far-left column and choose the benefit category which is **most important** to you - then compare all the plan coverages in that row. Circle those coverage descriptions which **best meet your needs**. Then do the same for your **2nd most important** benefit. Continue through the other categories.

When you're finished, look down each column, to see which plans **best meet** your personal needs - then go to the (biweekly) **plan premiums** at the top of the chart. If you multiply them by 26 (x 26) that will be your annual cost. (Decide whether the **benefits** offered by each relevant plan are worth the annual cost of that plan. (For example, is 2025 the year you'll need 3 more crowns?)

Finally, read the "Plan Brochure" (link at the top of the chart) to consult the plan itself - and **confirm the details** of those benefits most important to you. For example:

- For orthodontic coverage: confirm the "**waiting period**", and confirm whether there is an "**age limit**" for treatment
- Confirm the **coverage limits** (per treatment, per year, lifetime)
- Are there any additional limits/exclusions - not mentioned in the comparison (e.g., must you wait 5 years to **replace** a crown ? Or, is orthodontic treatment started under a prior plan excluded?)

Then, select your **vision coverage**, by conducting a similar comparison.

Below are contact numbers (provided in the OPM's comparison tools^{*}) for each of the insurance providers.

If you have questions, contact them to get answers.

Aetna Dental (and Vision): 877-459-6604

Blue Cross Blue Shield (Dental): 855-504-2583

Blue Cross Blue Shield (Vision): 888-550-2538

Delta Dental's Federal Employees Dental Program: 855-410-3255

GEHA Connection Dental: 877-434-2336

Humana Dental: 877-692-2468

MetLife Federal Dental (and Vision): 888-835-6854

United Concordia Dental: 877-394-8224

UnitedHealthcare Dental Plan: 866-315-2321

UnitedHealthcare Vision Plans: 866-249-1999

VSP Vision: 800-807-0764

^{*} The hyperlink to OPM's Dental/Vision Comparison Tools is below.

<https://www.opm.gov/healthcare-insurance/healthcare/plan-information/compare-plans/fedvip/>

^{**} The information in these 2 comparison documents comes directly from OPM's tools.

What are the differences between the three FSAs?

(Brief Descriptions are below -- with more information following.)

Dependent Care Flexible Spending Account (DCFSA)

The DCFSA is a pre-tax benefit account used to pay for eligible dependent care services, such as:

- Preschool
- Summer day camp
- Before- or After-school Programs
- Child Daycare
- Adult Daycare

You can save up to 30% on these dependent services.

Health Care Flexible Spending Account (HCFSA)

The HCFSA is a pre-tax benefit account used to pay for eligible medical, dental and vision care expenses- those NOT covered by your healthcare plans.

You can save up to 30% on these dependent services.

Limited Expense Healthcare Flexible Spending account (LEX HCFSA)

FSAFEDS offers an LEX-HCFSA for eligible employees with FEHB High Deductible health plans (HDHP) which include a Health Savings Account (HSA). The LEX HCFSA allows for payment of Dental/Vision expenses.

See information on next 3 pages and refer to:

<https://www.fsafeds.gov/>



Dependent Care FSA

Save money while taking care of your loved ones so you can work.

The Savings Power of This FSA

A Dependent Care FSA (DCFSA) is a pre-tax benefit account used to pay for [eligible dependent care services](#), such as preschool, summer day camp, before or after school programs, and child or adult daycare. It's a smart, simple way to save money while taking care of your loved ones so that you can continue to work.

Why enroll in a Dependent Care FSA?

- Save up to 30 percent on dependent care services
- Reduce your overall tax burden - funds are withdrawn from your paycheck for deposit into your account before taxes are deducted
- Take advantage of several convenient, no-hassle payment and reimbursement options

How You Save

With a Dependent Care FSA, you use pre-tax dollars to pay [qualified out-of-pocket dependent care expenses](#). The money you contribute to a Dependent Care FSA is not subject to payroll taxes, so you end up paying less in taxes and taking home more of your paycheck.

Dependent Care FSA Eligible Expenses

- Care for your dependent who is under age 13
 - Before and after school care
 - Babysitting and nanny expenses
 - Daycare, nursery school, and preschool
 - Summer day camp
- Care for your spouse or a relative who is physically or mentally incapable of self-care and lives in your home

[See more examples](#)

From: <https://www.fsafeds.gov/explore/dcfsa/expenses>

Health Care FSA

Save money while keeping you and your family healthy.

The Savings Power of This FSA

A Health Care FSA (HCFSA) is a pre-tax benefit account that's used to pay for [eligible medical, dental, and vision care expenses](#) - those not covered by your health care plan or elsewhere. It's a smart, simple way to save money while keeping you and your family healthy and protected. Plus, if you re-enroll in FSAFEDS during Open Season, you can carry over up to \$660.00 remaining in your account from one plan year to the next, so there's no "use or lose" risk.

Why Enroll in a Health Care FSA?

- Save an average of 30 percent on eligible Health Care expenses
- Access the full amount of your account on day one of the FSAFEDS plan year
- Carry over up to \$660.00 from one plan year to the next when you re-enroll in a Health Care FSA - there's virtually no risk of losing your hard-earned money

How You Save

With a Health Care FSA, you use pre-tax dollars to pay for [qualified out-of-pocket Health Care expenses](#). The money you contribute to a Health Care FSA is not subject to payroll taxes, so you end up paying less in taxes and taking home more of your paycheck.


And since you can carry over up to \$660.00 remaining in your account from one plan year to the next, there's no reason not to take advantage of the tax savings this year - and every year.

Health Care FSA Eligible Expenses


- Medical expenses: co-pays, co-insurance, and deductibles
- Dental expenses: exams, cleanings, X-rays, and braces
- Vision expenses: exams, contact lenses and supplies, eyeglasses, and laser eye surgery
- Professional services: physical therapy, chiropractor, and acupuncture
- Prescription drugs, insulin, and prescribed over-the-counter medicine
- Over-the-counter health care items: bandages, pregnancy test kits, blood pressure monitors, etc.

[See more examples](#)

From: <https://www.fsafeds.gov/explore/hcfsa>



U.S. Office of
Personnel Management



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Limited Expense Health Care Flexible Spending Account

(LEX HCFSA)

FSAFEDS offers a Limited Expense Health Care Flexible Spending Account (LEX HCFSA) for eligible employees in FEHB high deductible health plans (HDHP) with a health savings account (HSA). Under IRS rules, federal employees enrolled in high deductible health plans (HDHP) with health savings accounts (HSA) are unable to have a healthcare flexible spending account. However, they are able to enroll in a limited expense health care flexible spending account (LEX HCFSA) to help cover their eligible dental and vision care expenses. .

WageWorks, Inc. (the third party administrator for FSAFEDS) administers the LEX HCFSA accounts.

To enroll in a LEX HCFSA (during the annual Federal Benefits Open Season or within 60 days after becoming a newly hired or newly eligible employee), go to www.FSAFEDS.com .

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Related Links

• [OPM LEX News Release](#)

From: <https://www.opm.gov/healthcare-insurance/healthcare/health-savings-accounts/limited-expense-health-care-flexible-spending-account/>

Final Comments on FEHB coverages

There are 29 FEHB Plans that charge MORE for "**Self+1**" coverage than for "**Self and Family**" coverage !!

(And 6 of them are in California.) **See list on next page.**

That means if you are currently paying the "**Self+1**" premium on one of these plans, you could save money by switching to the "Self and Family" premium. (Strange, but true.)

Also, if you are using either the OPM's FEHB comparison tool or the Consumers Checkbook's tool, you should be aware that the premiums listed as "*Biweekly Premium Cost*" and "*Annual Published Premium*" are the price that Annuitants (i.e., Federal Civilian Retirees) pay. It is **NOT** the price that current Federal Civilian (non-Postal) Employees pay!!

(from OPM's comparison tool, assuming no coordination with Medicare.)

Biweekly Premium	\$299.95
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(from Consumers checkbook comparison tool assuming no coordination w/Medicare.)

Biweekly Premium Cost	\$300
Annual Published Premium	\$7,800

The approximate "net price" that it will cost current Federal Civilian (non-postal) Employees is much lower, because they pay in pre-tax dollars, whereas Annuitants (retirees) pay in post-tax dollars. (The result is a savings of approximately 30% -- or possibly a little more -- of the original premium.)

Consumer's Checkbook Comparison Tool reports this estimated cost as: "*Yearly Cost to you if your Health Care Usage is none.*" (See below.)

Yearly Cost to you if your Health Care Usage is None	\$5,200
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The OPM Comparison Tool does not report this cost to you. This is one of the many reasons we recommend current Federal employees pay the **\$15** fee to purchase the Consumers Checkbook's FEHB Comparison Tool, available at:

<https://www.checkbook.org/newhig2/hig.cfm>

(until Open Season closes on 9 December 2024)

Plan Name	Plan Options	Plan Code	Service Area Description	Self Plus one Biweekly Employee Premium	Self & Family BiweeklyEmployee Premium
NALC Health Benefit Plan	High	32	Nationwide	\$318.71	\$283.94
Foreign Service Benefit Plan	High	40	Nationwide	\$251.52	\$230.95
Aetna HealthFund CDHP and Aetna Value Plan	CDHP	F5	All of Georgia, Maryland, North Carolina and Washington, DC. Most of Alabama, Arkansas, Florida, Louisiana, Tennessee, Virginia, West Virginia.	\$564.09	\$512.01
Aetna HealthFund CDHP and Aetna Value Plan	Value	F5	All of Georgia, Maryland, North Carolina and Washington, DC. Most of Alabama, Arkansas, Florida, Louisiana, Tennessee, Virginia, West Virginia.	\$563.28	\$523.35
Aetna HealthFund CDHP and Aetna Value Plan	CDHP	EP	All of Connecticut, Delaware, Maine, New Hampshire, New Jersey, Rhode Island, Vermont. Most of Massachusetts and New York.	\$782.97	\$733.08
Aetna HealthFund CDHP and Aetna Value Plan	Value	EP	All of Connecticut, Delaware, Maine, New Hampshire, New Jersey, Rhode Island, Vermont. Most of Massachusetts and New York.	\$867.27	\$833.41
Aetna HealthFund CDHP and Aetna Value Plan	CDHP	H4	All of Iowa, Nebraska, Pennsylvania and Wyoming. South/Southeast/Western Montana Areas. Most of Idaho, Illinois, Kentucky, Minnesota, Mississippi, North Dakota and Oregon.	\$541.07	\$488.49
Aetna HealthFund CDHP and Aetna Value Plan	Value	H4	All of Iowa, Nebraska, Pennsylvania and Wyoming. South/Southeast/Western Montana Areas. Most of Idaho, Illinois, Kentucky, Minnesota, Mississippi, North Dakota and Oregon.	\$808.95	\$773.90

Plan Name	Plan Options	Plan Code	Service Area Description	Self Plus one Biweekly Employee Premium	Self & Family BiweeklyEmployee Premium
Aetna HealthFund CDHP and Aetna Value Plan	CDHP	G5	All of Arizona, Colorado, and Michigan. Albuquerque/Dona Ana/Hobbs Area, Las Vegas Area, and Rapid City/Sioux Falls Area. Most of Kansas, Missouri, Utah, and Washington.	\$419.97	\$377.11
Aetna HealthFund CDHP and Aetna Value Plan	Value	G5	All of Arizona, Colorado, and Michigan. Albuquerque/Dona Ana/Hobbs Area, Las Vegas Area, and Rapid City/Sioux Falls Area. Most of Kansas, Missouri, Utah, and Washington.	\$454.05	\$455.65
Aetna HealthFund CDHP and Aetna Value Plan	CDHP	JS	All of Hawaii, Indiana, Oklahoma, Ohio, South Carolina, Texas and Wisconsin. Most of Alaska and California.	\$811.47	\$761.86
Aetna HealthFund CDHP and Aetna Value Plan	Value	JS	All of Hawaii, Indiana, Oklahoma, Ohio, South Carolina, Texas and Wisconsin. Most of Alaska and California.	\$756.63	\$706.42
Aetna HealthFund HDHP	HDHP	22	In all 50 states and the District of Columbia	\$287.01	\$241.49
Aetna Open Access	High	WQ	Phoenix and Tucson Areas	\$938.29	\$889.95
Aetna Open Access	High	2X	Los Angeles and San Diego Areas	\$805.76	\$770.62
Aetna Open Access	High	YE	Pittsburgh and Western PA Areas	\$1,297.05	\$1,252.27
Aetna Open Access	High	2U	Atlanta and Athens Areas	\$1,308.18	\$1,263.54
Aetna Open Access	High	JR	Northern New Jersey	\$1,787.06	\$1,747.21
Aetna Open Access	Basic	JR	Northern New Jersey	\$1,330.05	\$1,285.63
Aetna Open Access	High	P3	Southern NJ, Philadelphia and Kent/New Castle/Sussex areas.	\$1,373.61	\$1,329.61
Aetna Open Access	Basic	P3	Southern NJ, Philadelphia and Kent/New Castle/Sussex areas.	\$1,253.64	\$1,208.47
Aetna Open Access	High	JC	NYC Area/Upstate NY	\$1,520.66	\$1,478.13
Aetna Open Access	Basic	JC	NYC Area/Upstate NY	\$1,234.66	\$1,189.26
Aetna Open Access	High	JN	Northern/Central/Southern Maryland Areas, Northern Virginia AreaNorthern Virginia Area and Washington, DC Area.	\$861.90	\$812.81

Plan Name	Plan Options	Plan Code	Service Area Description	Self Plus one Biweekly Employee Premium	Self & Family BiweeklyEmployee Premium
Aetna Health of Utah Inc.	Standard	DK	Most of Utah, Lincoln, Sweetwater and Uinta Counties and Southern Region.	\$469.79	\$416.76
Aetna Health of Utah Inc.	High	9K	Most of Utah, Lincoln, Sweetwater and Uinta Counties and Southern Region.	\$736.50	\$686.11
Aetna Health of Utah Inc.	HDHP	9K	Most of Utah, Lincoln, Sweetwater and Uinta Counties and Southern Region.	\$257.12	\$231.33
Baylor Scott and White Health Plan	Standard	A8	Central, North and West Texas	\$303.15	\$294.74
Baylor Scott and White Health Plan	Standard	P8	Central, North and West Texas	\$435.78	\$435.14
Geisinger Health Plan	Basic	AJ	Northeastern/ Central/ South Central areas	\$358.82	\$354.74
Independent Health Assoc.	Standard	C5	Western New York	\$361.99	\$357.29
Kaiser Permanente - Colorado	High	65	Denver/Boulder metropolitan area, Northern and Southern Colorado areas	\$300.15	\$237.54
Kaiser Permanente - Fresno	High	NZ	Northern California: Fresno service area	\$404.93	\$340.70
Kaiser Permanente - Georgia	High	F8	Atlanta metropolitan area, Athens, Columbus, Macon, Savannah	\$366.93	\$302.70
Kaiser Permanente - Mid-Atlantic States	High	E3	Metropolitan Baltimore Maryland area, Northern Virginia and Washington, DC	\$371.51	\$307.28
Kaiser Permanente - Northern California	High	59	Northern California	\$526.34	\$462.11
Kaiser Permanente - Northern California	Standard	59	Northern California	\$301.17	\$237.79
Kaiser Permanente - Northwest	High	57	Portland metropolitan, Salem and Eugene areas, Vancouver and Longview	\$322.55	\$258.32
Kaiser Permanente - Northwest	Standard	57	Portland metropolitan, Salem and Eugene areas, Vancouver and Longview	\$236.45	\$221.61
Kaiser Permanente - Southern California	High	62	Southern California	\$336.07	\$271.84
Kaiser Permanente - Washington Core	High	54	Northern Idaho and Western, Central and Eastern Washington	\$464.99	\$400.76

Plan Name	Plan Options	Plan Code	Service Area Description	Self Plus one Biweekly Employee Premium	Self & Family BiweeklyEmployee Premium
Kaiser Permanente - Washington Core	Standard	54	Northern Idaho and Western, Central and Eastern Washington	\$235.61	\$221.40
Optima Health	High	PG	Greater Hampton Roads Region	\$378.80	\$314.64
Presbyterian Health Plan	High	P2	Entire State of New Mexico	\$489.81	\$465.69
Presbyterian Health Plan	Standard	PS	Entire state of New Mexico	\$305.25	\$274.64
Western Health Advantage, Inc.	High	W5	Northern California	\$320.50	\$256.27

Video-Links for FEHB/FEDVIP/FSA Plan Information (2025)

A Closer Look at 2025 FEHB Premiums (Checkbook's Guide to Health Plans) (7:14)

<https://youtu.be/2sAe-YnHwgA>

13.5% FEHB Premium Increase: How Will It Affect Federal Employees & Retirees? (7:04)

<https://www.youtube.com/watch?v=OsGTdDGuiNQ>

BCBS Basic vs. Standard: What You Need To Know! (Fedway Financial) (12:57)

https://www.youtube.com/watch?v=tB2FgB_T20M

How to Use Checkbook's Guide to Health Plans (2020) (6:31)

<https://www.youtube.com/watch?v=MiyKywYxMMQ>

FEHB Comparison Tools - OPM vs Consumer CheckBook (2021) (18:56)

<https://www.youtube.com/watch?v=98hfOW3w8Io>

How to Maximize FEDVIP (Dental/Vision) During Your Career & Retirement

https://www.youtube.com/watch?v=RlsTxf_HbJs

FOR RETIREES

What's new: FEHB & Medicare 2025 for Annuitants (Consumer Checkbook) (1:13:53)

<https://youtu.be/sqPRIZxSsgo>

FEHB/FEDVIP Plan Comparison Tools

OPM's FEHB tool (Free) vs. Consumer's Checkbook's FEHB tool (\$15)

<https://www.opm.gov/healthcare-insurance/healthcare/plan-information/compare-plans/>

<https://www.checkbook.org/newhig2/year25/search.cfm>

We recommend buying the "Consumer Checkbook's FEHB Comparison Tool (\$15), above.

List of Available FEHB Plans, State-by-State

<https://www.opm.gov/healthcare-insurance/healthcare/plan-information/plans/>

List of Available FEHB Plans in California

<https://www.opm.gov/healthcare-insurance/healthcare/plan-information/plans/2025/state/ca>

OPM: Healthcare Plan Information and Premiums

<https://www.opm.gov/healthcare-insurance/healthcare/plan-information/premiums/>

List of Plans where "Self + 1" rates are MORE EXPENSE THAN "Self and Family" rates

<https://www.opm.gov/healthcare-insurance/healthcare/plan-information/premiums/2025/fehb/2025-spo-vs-sf-fehb.xlsx>

Other FEHB Materials from OPM

<https://www.opm.gov/healthcare-insurance/healthcare/reference-materials/#url=Open-Season>

<https://www.opm.gov/healthcare-insurance/healthcare/plan-information/compare-plans/contactsearch/index/>

FEDVIP (dental/vision) Plan Comparison Tool (from OPM)

<https://www.opm.gov/healthcare-insurance/healthcare/plan-information/compare-plans/fedvip>

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DLI's Holiday Block Leave schedule.

January's meeting will be announced
shortly after the classes resume.

In the meantime,
Have a wonderful Holiday !

Earlier issues of this Union newsletter (with additional
FEHB 2025 Open Season Information) are accessible at:

AFGE1263.org

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"Together we are stronger"